

Form clsnodsc – ntclsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 12-34475-KCF
Chapter: 7
Judge: Kathryn C. Ferguson

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Crystal M Ramirez
fka Crystal m Farre
477 Horizon Drive
Edison, NJ 08817

Social Security No.:
xxx-xx-2499

Employer's Tax I.D. No.:

NOTICE OF DEFICIENCY CONCERNING DISCHARGE

You are hereby notified that the above-named case will be closed without entry of discharge on or after March 25, 2013 for the reason(s) indicated below.

- ☒ Debtor has not filed a **Debtor's Certification of Completion of Instructional Course Concerning Financial Management** (Official Form B23) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Debtor's Certification of Completion of Instructional Course Concerning Financial Management**(Official Form B23) proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: February 22, 2013
JJW: wdr

James J. Waldron
Clerk

Certificate of Notice Page 2 of 3

United States Bankruptcy Court
District of New Jersey

In re:
Crystal M Ramirez
Debtor

Case No. 12-34475-KCF
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: wrogers
Form ID: clsnodsc

Page 1 of 2
Total Noticed: 3

Date Rcvd: Feb 22, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 24, 2013.

db +Crystal M Ramirez, 477 Horizon Drive, Edison, NJ 08817-5711

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg +E-mail/Text: Leah.Bynon@usdoj.gov Feb 23 2013 01:37:47 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2523

smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Feb 23 2013 01:37:29 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235

TOTAL: 2

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

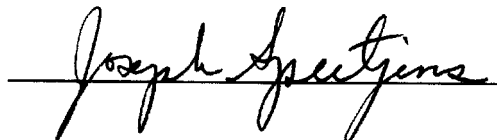
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 24, 2013

Signature:



District/off: 0312-3

User: wrogers
Form ID: clsnodsc

Page 2 of 2
Total Noticed: 3

Date Rcvd: Feb 22, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 22, 2013 at the address(es) listed below:

Andrea Dobin ecftrusteead@sternslaw.com, NJ55@ecfcbis.com
Michelle Labayen on behalf of Debtor Crystal Ramirez michelle@bankruptcynyc.com,
aim_property@yahoo.com

TOTAL: 2